

Amendments to the Specification

Please replace paragraph [0001] with the following amended paragraph:

[0001] This application is a continuation-in-part of (1) pending U.S. Application Serial Number 09/795,314 (Docket No. 3350-005A) entitled "Electronic Bill Processing with Enhanced Bill Availability Notification and/or Enhanced Bill Presentation", filed March 1, 2001, which is a division of U.S. Application Serial Number 09/034,561 (Docket No. 3350-005) entitled "Electronic Bill Processing", filed March 3, 1998 (now U.S. Patent Number 6,289,322, issued September 11, 2001), and (2) pending U.S. Application Serial Number 09/250,711 (Docket No. 3350-031B) entitled "~~System And Method For Electronically Providing Customer Services Including Payment Of Bills, Financial Analysis And Loans~~", filed February 16, 1999, which is a continuation of U.S. Application Serial Number 08/372,620 (Docket No. 3350-031) entitled "~~System And Method For Electronically Providing Customer Services Including Payment Of Bills, Financial Analysis And Loans~~", filed January 13, 1995 (now U.S. Patent Number 5,873,072, issued February 16, 1999), which is in turn a continuation of U.S. Application Serial Number 07/736,071 entitled "Electronic Bill Payment", filed July 25, 1991 (now U.S. Patent Number 5,383,113, issued January 17, 1995). Pending U.S. Application Serial Number[[s]] 09/795,314 (Docket No. 3350-005A) and 09/250,711 (Docket No. 3350-031B) are is incorporated herein by reference in its ~~their~~ entirety.

Please replace paragraph [0002] with the following amended paragraph:

[0002] This application is also related to U.S. Application Serial Number [[____]]10/608,413, entitled "INTEGRATED ELECTRONIC BILL PRESENTMENT AND UNIVERSAL PAYMENT[["]]", filed June 30, 2003, (Docket No. 3350-0106); U.S. Application Serial Number [[____]]10/608,420, entitled "FLEXIBLE INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT[["]]", filed June 30, 2003, (Docket No. 3350-0106A); U.S. Application Serial Number [[____]]10/608,548, entitled "INTEGRATED ELECTRONIC BILL PRESENTMENT AND RISK BASED PAYMENT[["]]", filed ~~June 30, 2003~~ December 1, 2003, (Docket No. 3350-0106B); U.S. Application Serial

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Filed: November 24, 2003
Application No.: 10/608,414

Number [[____]]10/608,439, entitled "INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT WITH ~~IMPROVED~~IMPROVED ACTIVATION[["]]", filed June 30, 2003, (Docket No. 3350-0106D); and U.S. Application Serial Number [[____]]10/608,433, entitled "SYSTEM AND METHOD FOR BILL DELIVERY AND PAYMENT OVER A COMMUNICATIONS NETWORK[["]]", filed June 30, 2003, (Docket No. 3350-0106E). Additionally, pending U.S. Application Serial Number 09/250,711 (Docket No. 3350-031B) entitled "System And Method For Electronically Providing Customer Services Including Payment Of Bills, Financial Analysis And Loans", filed February 16, 1999, is incorporated herein by reference in its entirety.